ABSTRACT

Utilization of information and communication technology, especially via the internet, has a significant impact on various areas of people's lives. During the COVID-19 pandemic, internet use increased and allowed people to stay connected and get the information they needed. Based on the survey, it shows that the main purpose of Indonesian people using the internet is to search for information. Along with the increasing number of internet users, there has also been an increase in the number of investors in the country. Even though access to financial services is getting easier with the ease of information and communication technology today, there is still a gap in financial literacy. To overcome this, the Ternak Uang application is here as an investment and financial education platform for novice investors that provides all information related to finance, one of which is investment. Because this research was conducted to determine the effect of using the money cattle application on fulfilling the information needs of para anggota. The research method used is quantitative, by distributing questionnaires through personal contact telegrams and Instagram stories. This study uses data analysis which includes descriptive analysis, normality test, heteroscedasticity test, simple regression test, correlation coefficient, coefficient of determination, and hypothesis t test. Based on the test results, the X variable which is the use of the application has a strong relationship and has a positive effect of 74,3% on the Y variable, namely the fulfillment of information needs, while the remaining 36,7% are factors not examined in this study.

Keywords: Ternak Uang, Internet Usage, Use of Applications, Information Needs, Investment.